

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Kaiser Foundation									
	Group Health Coop Of Puget Sound	95672	WA	HMO	\$793.169	12.55%	\$771.108	\$754.517	97.85%	414.434
	Group Health Northwest	95664	WA	HMO	\$123.588	1.96%	\$123.189	\$58.572	47.55%	37.739
	Kaiser Foundation Hlth Plan Of NW	95540	OR	HMO	\$164.679	2.61%	\$165.140	\$163.265	98.86%	88.072
	Kaiser Permanente Health Alternative	47033	OR	HCSC	\$2.164	0.03%	\$2.159	\$2.006	92.89%	8.274
	Options Health Care	47055	WA	HCSC	\$138.349	2.19%	\$137.899	\$124.426	90.23%	82.581
	Virginia Mason Grp Hlth Alliance	47376	WA	HCSC	\$129.590	2.05%	\$129.590	\$114.988	88.73%	83.463
	Group Totals				\$1,351.538	21.38%	\$1,329.085	\$1,217.773	91.62%	714.563
2	Premiera Blue Cross Gro									
	MSC Life Ins Co	65105	WA	L&D	\$1.158	0.02%	\$1.165	\$416	35.68%	0
	Premiera Blue Cross	47570	WA	HCSC	\$1,028.594	16.27%	\$1,034.832	\$893.353	86.33%	708.239
	Premiera Healthplus	95630	WA	HMO	\$186.259	2.95%	\$186.258	\$163.068	87.55%	109.882
	States West Life Ins Co	94188	WA	L&D	\$5.691	0.09%	\$5.929	\$2.657	44.81%	0
	Group Totals				\$1,221.703	19.33%	\$1,228.184	\$1,059.494	86.27%	818.121
3	Regence Grn									
	Commencement Bay Life Ins Co	78879	WA	L&D	\$1.877	0.03%	\$0	\$762	0.00%	0
	Regence BlueCross BlueShield OR	54933	OR	HCSC	\$30.911	0.49%	\$31.032	\$25.504	82.19%	27.931
	Regence BlueShield	53902	WA	HCSC	\$1,121.063	17.73%	\$1,126.777	\$961.004	85.29%	888.151
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$2.719	0.04%	\$2.711	\$2.203	81.27%	0
	Regence Health Maintenance Of OR Inc	96250	OR	HMO	\$17.647	0.28%	\$17.659	\$16.162	91.52%	13.278
	Regence Life & Health Ins Co	97985	OR	L&D	\$1.506	0.02%	\$1.506	\$520	34.51%	0
	Regence Northwest Health	47350	WA	HCSC	\$9.128	0.14%	\$9.121	\$7.388	81.00%	9.442
	RegenceCare	95648	WA	HMO	\$27.411	0.43%	\$24.009	\$19.557	81.45%	18.928
	Group Totals				\$1,212.261	19.18%	\$1,212.815	\$1,033.099	85.18%	957.730
4	Pacificare Health Svstems Group									
	Pacificare Life & Health Ins Co	70785	IN	L&D	\$362	0.01%	\$348	\$232	66.52%	0
	Pacificare Of Washington	48038	WA	HCSC	\$359.463	5.69%	\$356.154	\$367.761	103.26%	154.993
	Group Totals				\$359.825	5.69%	\$356.502	\$367.993	103.22%	154.993
5	Providence Health Plans									
	Providence Health Care	47333	WA	HCSC	\$128.863	2.04%	\$136.034	\$127.127	93.45%	98.356
	Providence Health Plan	95005	OR	HMO	\$138.342	2.19%	\$152.629	\$132.611	86.88%	52.228
	Group Totals				\$267.205	4.23%	\$288.662	\$259.738	89.98%	150.584
6	Foundation Health Svstems									
	Foundation Health Svstems Life	66141	CO	L&D	\$21.983	0.35%	\$21.392	\$19.761	92.38%	0
	Qual Med Washington Health Plan Inc	96270	WA	HMO	\$196.899	3.11%	\$201.430	\$207.807	103.17%	136.997
	Group Totals				\$218.882	3.46%	\$222.822	\$227.568	102.13%	136.997

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7	Washington Dental Service									
	Washington Dental Service	47341	WA	HCSC	\$209.409	3.31%	\$209.091	\$191.559	91.62%	869.787
	Group Totals				\$209.409	3.31%	\$209.091	\$191.559	91.62%	869.787
8	Northwest Washington Medical Bureau									
	Northwest Washington Medical Bureau	47309	WA	HCSC	\$128.807	2.04%	\$129.047	\$119.329	92.47%	94.438
	Group Totals				\$128.807	2.04%	\$129.047	\$119.329	92.47%	94.438
9	Kitsap Physicians Service									
	Kitsap Physicians Service	53872	WA	HCSC	\$98.683	1.56%	\$100.432	\$92.443	92.05%	71.730
	Group Totals				\$98.683	1.56%	\$100.432	\$92.443	92.05%	71.730
10	Aetna									
	Aetna Life Ins & Annuity Co	86509	CT	L&D	\$8	0.00%	\$8	\$0	0.03%	0
	Aetna Life Ins Co	60054	CT	L&D	\$24.676	0.39%	\$23.713	\$19.721	83.17%	0
	Aetna US Healthcare Inc	95484	WA	HMO	\$64.374	1.02%	\$62.308	\$51.094	82.00%	36.165
	Aetna US Healthcare Of WA	47060	WA	HCSC	\$7.332	0.12%	\$12.495	\$10.788	86.34%	100.267
	Group Totals				\$96.389	1.52%	\$98.524	\$81.602	82.83%	136.432
	Top 10 Group Totals				\$5,164,702	81.70%	\$5,175,164	\$4,650,599	89.86%	4,105,375
	All Other Companies				\$1,156,815	18.30%	\$1,156,618	\$849,399	73.44%	687,069
	Totals(4)				\$6,321,517	100.00%	\$6,331,782	\$5,499,998	86.86%	4,792,444

(1)LD=Life and Disability Inc. Co., PC=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal

(2)Also means claims and benefits incurred.

(3)Washington enrollment not provided by insurance companies.

(4)Totals do not represent all health coverage in Washington